

Amendments to the Claims:

1. **(Currently Amended)** A method of providing insurance to a customer, said method comprising the steps of:

selling, by a first party, a particular article of personal property to said customer;

selling, by said first party, a service contract to said customer, said service contract providing protection against the mechanical breakdown or other failure of said article of personal property; and

in response to said customer purchasing said service contract, providing, at no cost to said customer, insurance coverage that protects said customer against one or more events selected from a group consisting of: (A) loss of said article of personal property, (B) theft of said article of personal property, and (C) other named perils associated with said article of personal property, wherein:

**said service contract is provided by a first provider and said insurance coverage is provided by a second provider, said first and second providers being different entities, and**

said insurance coverage is provided to at no cost to said customer due to the fact that said insurance coverage is paid for by said first party.

2. **(Previously Presented)** The method of Claim 1, wherein said service contract provides protection against accidental damage to said particular article of personal property.

3. **(Original)** The method of Claim 1, wherein said step of providing said insurance coverage is done in order to permit the provision of said insurance coverage without its sale by an insurance agent.

4. **(Previously Presented)** The method of Claim 1, wherein said insurance coverage is paid for by a retailer selling said particular article of personal property to said customer.

5. **(Previously Presented)** The method of Claim 1, wherein said insurance coverage is paid for by a manufacturer of said particular article of personal property.

6. **(Previously Presented)** The method of Claim 1, wherein said insurance coverage is paid for by a service provider that provides service or functionality for said particular article of personal property.

7. **(Original)** The method of Claim 1, further comprising the step of providing said service contract and said insurance coverage to said customer within a product protection program.

8. **(Original)** The method of Claim 7, wherein said product protection program is referred to by a single identification indicia.

9. **(Cancelled)**

10. **(Withdrawn)** A method of processing a request that an item be repaired or replaced, said method comprising:

receiving said request at a central claim processing facility;

determining whether said item requires replacement or repair due to: (1) an event covered under a service contract provided by a first provider, or (2) an event covered under an insurance policy provided by a second provider;

in response to determining that said item requires replacement or repair due to an event covered under said service contract, submitting a request to said first provider to process said item according to said service contract; and

in response to determining that said item requires replacement or repair due to an event covered under said insurance policy, submitting a request to said second provider to process said item according to said insurance policy, wherein:

said step of determining whether said item requires replacement or repair due to an event covered under said service contract comprises:

(A) determining whether said item has incurred a mechanical breakdown; and

(B) in response to determining that said item has incurred a mechanical breakdown, determining that said item requires replacement or repair due to an event covered under said service contract;

said step of determining whether said item requires replacement or repair due to an event covered under said insurance policy comprises:

(A) determining whether said item has been damaged; and

(B) in response to determining that said item has been damaged, determining that said item requires replacement or repair due to an event covered under said insurance policy.

11. **(Withdrawn)** The method of Claim 10, further comprising the step of processing an insurance claim corresponding to said request that said item be repaired or replaced.

12. **(Withdrawn)** The method of Claim 10, wherein an individual associated with said central claim processing facility executes said step of determining whether said item requires replacement or repair due to: (1) an event covered under said service contract; or (2) an event covered under said insurance policy.

13. **(Withdrawn)** The method of Claim 10, wherein said step of submitting a request to said first provider is executed by an individual associated with said

central claim processing facility.

14. **(Withdrawn)** The method of Claim 10, wherein said step of submitting a request to said second provider is executed by an individual associated with said central claim processing facility.

15. **(Withdrawn)** The method of Claim 10, wherein an individual associated with said central claim processing facility executes said steps of determining whether said item requires replacement or repair due to: (1) an event covered under said service contract, or (2) an event covered under said insurance policy; and submitting a request to said first provider.

16. **(Withdrawn)** The method of Claim 10, wherein an individual associated with said central claim processing facility executes said steps of: determining whether said item requires replacement or repair due to: (1) an event covered under said service contract, or (2) an event covered under said insurance policy; and submitting a request to said second provider.

17. **(Currently Amended)** A unified property protection program comprising:

a service contract that is paid for by a first entity, said service contract providing protection against the mechanical breakdown or other failure of a particular article of personal property; and

insurance coverage that is paid for by a second entity, said insurance coverage providing protection against one or more events selected from a group consisting of: (A) loss of said article of personal property, (B) theft of said article of personal property, and (C) other named perils associated with said article of personal property,

wherein said property protection program is referenced by a single identification indicia, and

said service contract and said insurance coverage are provided by two separate providers.

18. **(Cancelled)**

19. **(Previously Presented)** The property protection program of Claim 17, wherein said service contract protects against the mechanical breakdown of one or more items.

20. **(Previously Presented)** The property protection program of Claim 17, wherein said insurance coverage protects against accidental damage to said one or more items.

21. **(Previously Presented)** The property protection program of Claim 19, wherein said insurance coverage protects against a loss other than accidental damage to said one or more items.

22. **(Previously Presented)** The personal protection program of Claim 19, wherein said insurance coverage protects against the accidental damage to, or loss of, said one or more items.

23. **(Previously Presented)** The property protection program of Claim 17, wherein said first entity is a customer who has purchased said article of personal property.

24. **(Previously Presented)** The property protection program of Claim 23, wherein said second entity is a retailer that has sold said article of personal property to said customer.

25. **(Previously Presented)** The property protection plan of Claim 23, wherein said second entity is a service provider that is to provide service or functionality for said article of personal property.

26. **(Previously Presented)** The property protection plan of Claim 23, wherein said second entity is a wireless carrier that provides wireless service for said article of personal property.

27. **(Previously Presented)** The property protection program of Claim 17, wherein said property protection program provides that: (1) in response to said second entity failing to submit timely payment for said insurance coverage, said insurance coverage will be interrupted; and (2) said service contract will not be interrupted in response to said second entity failing to submit timely payment for said insurance coverage.

28. **(Cancelled)**

29. **(Previously Presented)** The property protection program of Claim 27, wherein said product protection program provides that: (1) in response to said first entity failing to submit timely payment for said service contract, said first property coverage will be interrupted; and (2) said insurance coverage will be interrupted in response to said first entity failing to submit timely payment for said service contract.

30. **(Cancelled)**

31. **(New)** The method of Claim 1, wherein said first party is a wireless carrier.

32. **(New)** The method of Claim 31, wherein said particular article of personal property is a cellular phone.

33. **(New)** The unified property protection program of Claim 26, wherein said particular article of personal property is a cellular phone.